

ABSTRACT

In accordance with one exemplary embodiment of the invention, a radio frequency identification (RFID) transaction device is used to complete a transaction. The RFID transaction device may communicate a tertiary number and/or a URL instead of sensitive transaction device information. The tertiary number and/or URL may point the RFID transaction device to a third-party authorizing agent. The third party may verify that the URL and/or a tertiary number corresponds to a valid transaction account on the account provider system. The third party may use the URL and/or the tertiary number to locate the appropriate verifying (*e.g.*, “validating”) information for confirming the transaction account validity. Once the third party verifies the validity of the transaction account using the URL and/or the tertiary number, the third party (*e.g.*, account issuer or acquirer) may provide authorization to the merchant that a transaction may be completed.